

Information to identify the case:

Debtor 1	Jeffrey A. Bailey	Social Security number or ITIN	xxx-xx-2375
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Kimmi L. Bailey	Social Security number or ITIN	xxx-xx-2641
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-21010-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey A. Bailey

Kimmi L. Bailey

7/19/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Jeffrey A. Bailey
Kimmi L. Bailey
DebtorsCase No. 14-21010-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
Form ID: 3180WPage 1 of 2
Total Noticed: 23

Date Rcvd: Jul 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2019.

db/jdb +Jeffrey A. Bailey, Kimmi L. Bailey, 275 Hatfield Road, Smock, PA 15480-1039
 13816580 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13814309 +PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180
 13814308 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 13814310 +PNC Bank, N.A., Attn: Bankruptcy, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 13999038 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
 13814311 +PNC Mortgage, 3232 Newark Drive, Miamisburg, OH 45342-5433
 13883155 +PNC Mortgage, a Division of PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342-5421

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 20 2019 02:46:23 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Jul 20 2019 06:33:00 PRA Receivables Management, LLC, POB 41067,
 NORFOLK, VA 23541-1067
 cr EDI: RECOVERYCORP.COM Jul 20 2019 06:33:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13814304 +EDI: GMACFS.COM Jul 20 2019 06:33:00 Ally Financial, 3104 Unionville Road,
 Cranberry Township, PA 16066-3415
 13816576 EDI: GMACFS.COM Jul 20 2019 06:33:00 Ally Financial serviced by Ally Servicing LLC,
 PO Box 130424, Roseville, MN 55113-0004
 13818801 EDI: AIS.COM Jul 20 2019 06:33:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 13814305 +EDI: CAPITALONE.COM Jul 20 2019 06:33:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 13814306 +EDI: CAPITALONE.COM Jul 20 2019 06:33:00 Capital One Card Services, P.O. Box 71107,
 Charlotte, NC 28272-1107
 13814307 +EDI: HFC.COM Jul 20 2019 06:33:00 HSBC Bank, Attention: HSBC Retail Services,
 P.O. Box 5264, Carol Stream, IL 60197-5264
 13814312 EDI: PRA.COM Jul 20 2019 06:33:00 Portfolio Recovery, Attn: Bankruptcy, P.O. Box 41067,
 Norfolk, VA 23541
 13886711 EDI: PRA.COM Jul 20 2019 06:33:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14177205 EDI: PRA.COM Jul 20 2019 06:33:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 13824913 EDI: RECOVERYCORP.COM Jul 20 2019 06:33:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13884180 EDI: CAPITALONE.COM Jul 20 2019 06:33:00 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA,
 PO BOX 82609, LINCOLN, NE 68501-2609
 13814313 +EDI: CAPITALONE.COM Jul 20 2019 06:33:00 Worlds Foremost Bank, 4800 NW 1st Street,
 Suite 300, Lincoln, NE 68521-4463

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK, NATIONAL ASSOCIATION
 cr PNC Bank, N.A.
 cr PNC Bank, National Association
 13883156* +PNC Mortgage, a Division of PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342-5421
 TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lfin
Form ID: 3180W

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Total Noticed: 23

Date Rcvd: Jul 19, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2019 at the address(es) listed below:

David Neeren on behalf of Creditor PNC Bank, N.A. dneeren@rasnj.com
David Neeren on behalf of Creditor PNC Bank, National Association dneeren@rasnj.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
James P. Valecko on behalf of Creditor PNC Bank, N.A. jvalecko@weltman.com,
PitEcf@weltman.com
Jeffrey S. Golembiewski on behalf of Plaintiff Jeffrey A. Bailey jgolembiewski@yahoo.com,
denisegole@yahoo.com
Jeffrey S. Golembiewski on behalf of Plaintiff Kimmi L. Bailey jgolembiewski@yahoo.com,
denisegole@yahoo.com
Jerome B. Blank on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION pawb@fedphe.com
Justin P. Schantz on behalf of Joint Debtor Kimmi L. Bailey jschantz@my-lawyers.us,
colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;rjulia
no@my-lawyers.us;ekudlock@my-lawyers.us
Justin P. Schantz on behalf of Debtor Jeffrey A. Bailey jschantz@my-lawyers.us,
colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;rjulia
no@my-lawyers.us;ekudlock@my-lawyers.us
Keri P. Ebeck on behalf of Defendant PNC Bank, National Association kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Stuart P. Winneg on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION swinneg@udren.com,
cblack@udren.com

TOTAL: 13